

EXECUTIVE SUMMARY

The City of Quincy is committed to the creation of affordable housing. For years the City has dedicated portions of its CDBG and HOME entitlement funds from U.S. Department of HUD towards the creation of affordable housing for individuals, families, and the elderly. The City's current strategy continues to use CDBG and HOME money for affordable housing in addition to the new powerful Inclusionary Zoning Ordinance (IZO) enacted in 2001. This ordinance has already created 21 affordable housing units in the City. These two primary strategies along with other actions listed in this executive summary are directed towards addressing the need for affordable housing in Quincy.

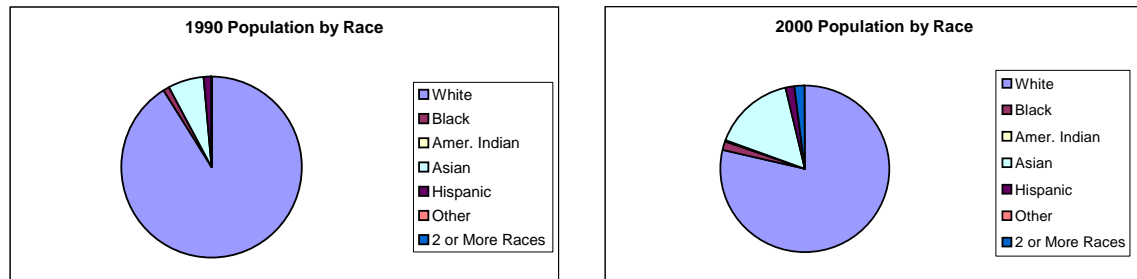
SECTION 1: COMMUNITY DEMOGRAPHICS

Population Growth by Race

Table 1.1 Population by Race

| Year | White | Black | American Indian | Asian | Hispanic | Other Race | Two or more Races | Total |
|----------|--------|-------|-----------------|--------|----------|------------|-------------------|--------|
| 1990 | 77,508 | 812 | 87 | 5,432 | 1,115 | 31 | NA | 84,985 |
| 2000 | 69,098 | 1,572 | 189 | 13,997 | 1,396 | 98 | 1,675 | 88,025 |
| % Change | -10.8% | 93.5% | 117.2% | 157.6% | 25.2% | 216.1% | NA | 3.5% |

Figure 1.1 1990 & 2000 Population by Race



Source: 1990 & 2000 U.S. Census

The 2000 Census statistics indicate that Quincy's total population was 88,025, a 3.5% increase from the previous count from the 1990 Census. Historically, the Census 2000 surpassed the previous peak for total population of 87,966 from the 1970 Census.

Comparing the 1990 and 2000 Census population by race category highlights the trend of new immigrants moving to the city. The largest ethnic class that has established itself in the City is the Asian population. The total number of residents more than doubled from 5,432 to 13,997, a 157% increase. Other minority populations did record population increases over the decade but not to the extent of the Asian community. The White population recorded a loss of 8,410 persons for the decade, a -10.8% decrease.

Today Quincy continues to attract professionals from Metro Boston and immigrants from around the world, in particular Asians, thereby adding to the cultural diversity of the community. They come for Quincy's numerous economic opportunities in a multitude of

trades and industries, as well as a superior quality of life in close proximity to Boston. Quincy also continues to attract urban professionals and corporate offices from Boston, who continue to relish the City's lower housing costs relative to Boston and more affluent communities, convenient location, excellent transportation facilities and numerous amenities. Quincy expects to account for a significant proportion of the South Shore's future commercial, residential, and retail growth.

Table 1.2 Population by Age

| Age Cohort | 1990 | 2000 | Percent Change |
|----------------------------|--------|--------|----------------|
| Under 5 | 5,726 | 4,432 | -22.5% |
| Age 5-17 | 8,490 | 10,960 | 29.0% |
| Age 18-24 | 10,350 | 7,113 | -31.2% |
| Age 25-34 | 18,491 | 17,216 | -6.8% |
| Age 35-44 | 11,305 | 14,499 | 28.3% |
| Age 45-54 | 8,479 | 11,512 | 35.8% |
| Age 55-64 | 7,938 | 7,987 | 0.6% |
| Age 65-74 | 7,743 | 6,977 | -9.9% |
| Over 75 | 6,463 | 7,329 | 13.4% |
| Total | 84,985 | 88,025 | |
| % Population <18 | | | |
| Quincy | 16.7% | 17.5% | |
| Massachusetts | 22.5% | 23.6% | |
| % Population >65 | | | |
| Quincy | 16.7% | 16.3% | |
| Massachusetts | 13.6% | 13.5% | |

Source: 1990 & 2000 U.S. Census

Table 1.3 Educational Attainment

| Educational Attainment | 1990 | 2000 | Percent Change |
|--------------------------------------|--------|--------|----------------|
| Total population 18 and over | 70,769 | 72,633 | 2.6% |
| Less than 9th grade | 3,452 | 3,564 | 3.2% |
| 9th to 12th grade (no diploma) | 8,273 | 7,143 | -13.6% |
| High School Grad (incl. Equivalency) | 25,142 | 20,672 | -17.8% |
| Some college (no degree) | 13,026 | 13,364 | 2.6% |
| Associates degree | 5,230 | 5,362 | 2.5% |
| Bachelors degree | 11,443 | 15,841 | 38.4% |
| Graduate or Professional degree | 4,203 | 6,687 | 59.1% |

Source: 1990 & 2000 U.S. Census

The increase in the number of citizens with college degrees is a key factor in the increase in household income and changes the work force demographics of Quincy from blue collar to white collar professional.

Table 1.4 Labor Force

| Labor Force Status | 2000 | Percent Rate |
|---------------------------|-------------|---------------------|
| Persons 16 yrs or older | 74,258 | 100% |
| In Labor Force | 49,590 | 66.8% |
| Civilian Labor Force | 49,585 | 66.8% |
| Employed | 47,911 | 64.5% |
| Unemployed | 1,674 | 2.3% |
| Unemployment Rate | 3.4% | 3.4% |
| Armed Forces | 5 | 0.0% |
| Not in Labor Force | 24,668 | 33.2% |

Source: 2000 U.S. Census

The City of Quincy's 66.8% of its population participating in the labor force is approximately the same as the State average (66.2%). This can be attributed to Quincy's solid commercial, professional, and industrial base in conjunction with its close geographic location to Boston, the major job market in the region.

Table 1.5 Occupation

| Occupation | 2000 | Percent Rate |
|-------------------------------------------------------------|-------------|---------------------|
| Total persons 16 yrs or older | 47,911 | 100% |
| Management, Professional, and related occupations | 19,236 | 40.1% |
| Service occupations | 7,197 | 15.0% |
| Sales and Office occupations | 14,249 | 29.7% |
| Farming, Fishing, and Forestry occupations | 38 | 0.1% |
| Construction, Extraction, and Maintenance occupations | 3,428 | 7.2% |
| Production, Transportation, and Material Moving occupations | 3,763 | 7.9% |

Source: 2000 U.S. Census

Table 1.6 Household Income

| Household Income | 1990 | 1990 % | 2000 | 2000 % | Percent Change |
|-------------------------|-------------|---------------|-------------|---------------|-----------------------|
| Total households | 35,569 | 100% | 38,893 | 100% | 9.3% |
| Less than \$10,000 | 4,699 | 13.2% | 2,888 | 7.4% | -38.5% |
| \$10,000 to \$14,999 | 2,211 | 6.3% | 1,989 | 5.2% | -10.0% |
| \$15,000 to \$24,999 | 4,749 | 13.4% | 4,233 | 10.8% | -10.8% |
| \$25,000 to \$34,999 | 5,625 | 15.8% | 4,535 | 11.6% | -19.3% |
| \$35,000 to \$49,999 | 7,198 | 20.2% | 6,829 | 17.6% | -5.1% |
| \$50,000 to \$74,999 | 6,840 | 19.2% | 8,167 | 21.0% | 19.4% |
| \$75,000 to \$99,999 | 2,636 | 7.4% | 4,933 | 12.7% | 87.1% |
| \$100,000 to \$149,999 | 1,350 | 3.8% | 3,783 | 9.8% | 180.2% |
| \$150,000 or more | 261 | .7% | 1,536 | 3.9% | 488.5% |
| Median household income | \$35,858 | | \$47,121 | | 31.4% |

Source: 1990 & 2000 U.S. Census

As the unemployment rate fell during the 90's in Quincy, the household income rose dramatically. While household income rose in general, a larger percentage of households continue to have low and moderate income

However, the rise in income also meant a rise in housing costs during the same time period resulting in greater difficulty for the low and moderate-income population to find and/or keep affordable housing.

Existing housing stock characteristics

The 2000 Census reported Quincy's population to be 88,025 persons. Quincy had a total of 40,093 year round housing units in 2000. Of that total 38,883 (97.0%) were occupied while 1,120 (3.0%) were vacant. Of the occupied units in the city, 19,070 (49.0%) were owner occupied with a median value of \$185,700 while 19,813 (51%) were renter occupied with a median gross rent of \$808.

Several neighborhoods in Quincy qualify as low and moderate-income areas under the HUD definition that is based on the top 25% of all census tracts with the highest concentration of people with incomes below 80% of the median income in the Boston Primary Metropolitan Statistical Area (PMSA). Quincy had a median family income of \$47,121 in 2000.

Reviewing the 2000 Census housing data demonstrates the housing challenge the City of Quincy faces. Low/moderate income households encounter a housing market that is not affordable to them. There is no choice for these low/moderate income households but to move to a community where housing is more affordable. Many people who grew up in the community cannot afford to remain here because of the escalating housing prices and high rents. These people include middle-income young families and the elderly on fixed incomes who own their homes but cannot afford to pay the costs of maintaining their home and often have to choose between food or paying a bill.

Regionally, Quincy is part of the high priced real estate market of Eastern Massachusetts, one of the highest in the country. Real Estate costs have outdistanced itself from the ability of the low/moderate income households to achieve a stable housing situation. In addition, new construction in Eastern Massachusetts tends to cater to market and above market rate housing units.

A housing and community profile was created with data collected from the 2000 U.S. Census. An analysis was conducted of types of housing, size, value, gross rent, along with other categories which was then compared to the 1990 U.S. Census information gathered in the previous plan to determine housing trends.

Table 1.7 Housing Units in Quincy

| | 1990 | Rate | 2000 | Rate | % Change |
|---------------------|--------|-------|--------|-------|----------|
| Total Housing Units | 37,732 | 100% | 40,093 | 100% | 6.2% |
| Occupied | 35,678 | 94.5% | 38,883 | 96.9% | 8.9% |
| Vacant | 2,054 | 5.5% | 1,210 | 3.1% | -41.0% |
| Owner Occupied | 17,404 | 48.8% | 19,081 | 49.0% | 9.6% |
| Renter Occupied | 18,274 | 51.2% | 19,802 | 51.0% | 8.3% |

Source: 1990 & 2000 U.S. Census

Between 1990 to 2000, housing units increased by 2,361 (6.2%) while vacancy rates fell from 5.5% in 1990 to 3.1% in 2000. This is an indication of greater demand for the limited supply of housing.

A close look at the developed and undeveloped land of Quincy in 2004, provided by the Metropolitan Area Planning Council GIS Department (MAPC), revealed that 99% of Quincy's residentially zoned land is developed, almost fully buildout. With the lack of undeveloped land for new residential development, the City needs to implement strategies that promote compact mixed use redevelopment in the City's existing urban centers adopting the "Smart Growth" principals.

Table 1.8 Year Structure was Built

| Year Built | Total Units | % | | Owner Occupied | % | | Renter Occupied | % |
|-----------------|-------------|------|--|----------------|------|--|-----------------|------|
| 1990-2000 | 2,033 | 5% | | 726 | 4% | | 1,168 | 6% |
| 1980-1989 | 4,067 | 10% | | 1,959 | 10% | | 1,861 | 9% |
| 1970-1979 | 5,208 | 13% | | 839 | 5% | | 4,213 | 22% |
| 1960-1969 | 3,246 | 8% | | 747 | 4% | | 2,460 | 12% |
| 1950-1959 | 4,349 | 11% | | 1,988 | 10% | | 2,250 | 11% |
| 1940-1949 | 4,539 | 11% | | 2,277 | 12% | | 2,058 | 10% |
| 1939 or earlier | 16,651 | 42% | | 10,545 | 55% | | 5,792 | 30% |
| Total | 40,093 | 100% | | 19,081 | 100% | | 19,802 | 100% |

Source: 2000 U.S. Census

Quincy has an aging housing stock. Nearly three quarters of existing units were built prior to 1970 while slightly over half (52%) of Quincy's units were built before 1950. Similarly, 51% of the total units in Boston were built before 1950. As more land was developed, fewer new housing units were being created culminating in the lowest number of new units created in a 10-year span with 2,033 between 1990-2000.

Quincy had 10,545 owner-occupied units built prior to 1940, and 77% of the total owner-occupied units were built before 1960. The largest growth period for renter-occupied units occurred between 1970 and 1979, when 22% of the units were built. The number of renter units built continued to grow throughout the 1980s. The majority of these rental units were originally built as condominiums but became rental units as a result of real estate market conditions of the time.

Households

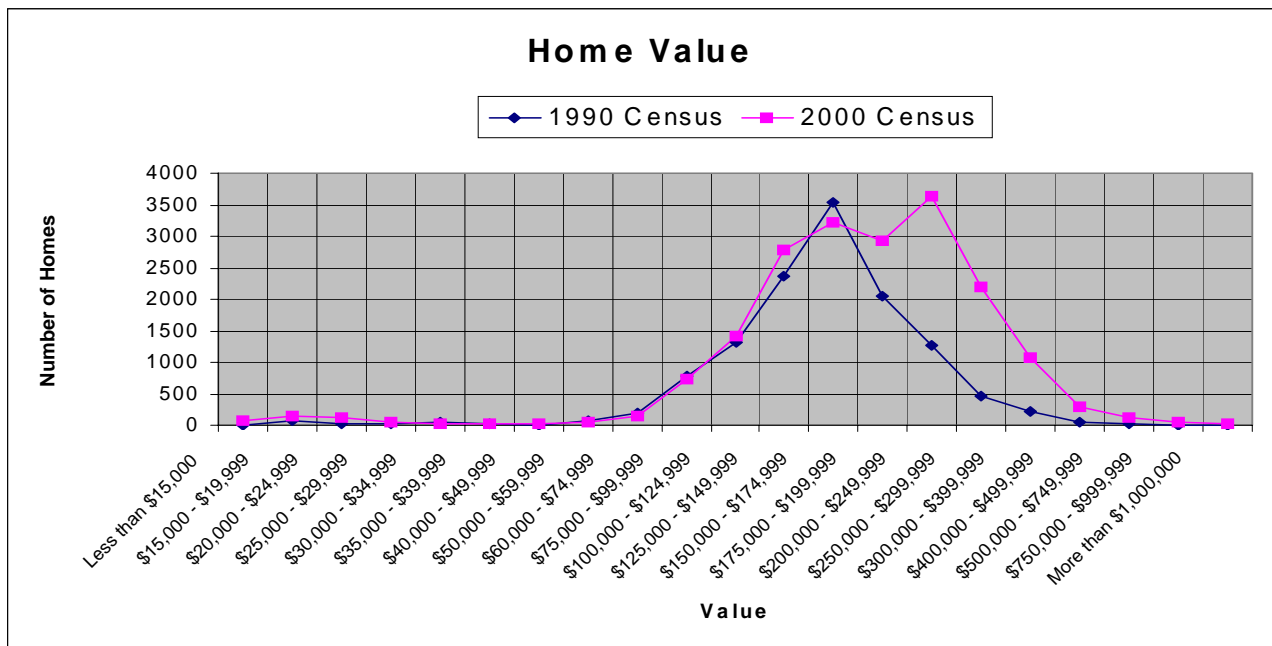
The 2000 census statistics indicate that there were 38,893 total households in Quincy. These households consisted of 20,688 (53.2%) family households and 18,205 (46.8%) non-family households. Quincy has an average of 2.22 persons per household in 2000. The average family household was 3.03.

In 2000 over 80% of Quincy's households were 1-3 person households. The largest household consisted of one person households, which numbered 14,596 (37.5%) while 2 and 3 persons households numbered 17,484 (45%). There are 3,893 (10%) 4 person households, 1,818 (4.7) 5-person households, 767 (2.0%) 6-person households, and 335 (0.9%) 7-person households.

The population and the number of households is up in Quincy with the household size down from 2.4 in 1990 to 2.2 in 2000 creating a demand for more housing units.

Home Value

Figure 1.2 Home Value



Source: 1990 & 2000 U.S. Census

With an average single-family home price of \$352,824 in Quincy during 2003, homeownership was often far beyond the means of many families of all incomes.

According to the Office of Federal Housing Enterprise Oversight, between 1980 and 2003, the nation's largest overall percentage increase in housing prices occurred in Massachusetts. The cost of rental housing has grown similarly. A recent study by the National Low Income Housing Coalition rated Massachusetts as being the least affordable state in which to rent an apartment in 2003. Lack of sites available for development contribute to affordable housing shortages and increased costs for housing, as demand greatly exceeded supply for both owner occupied and rental housing.

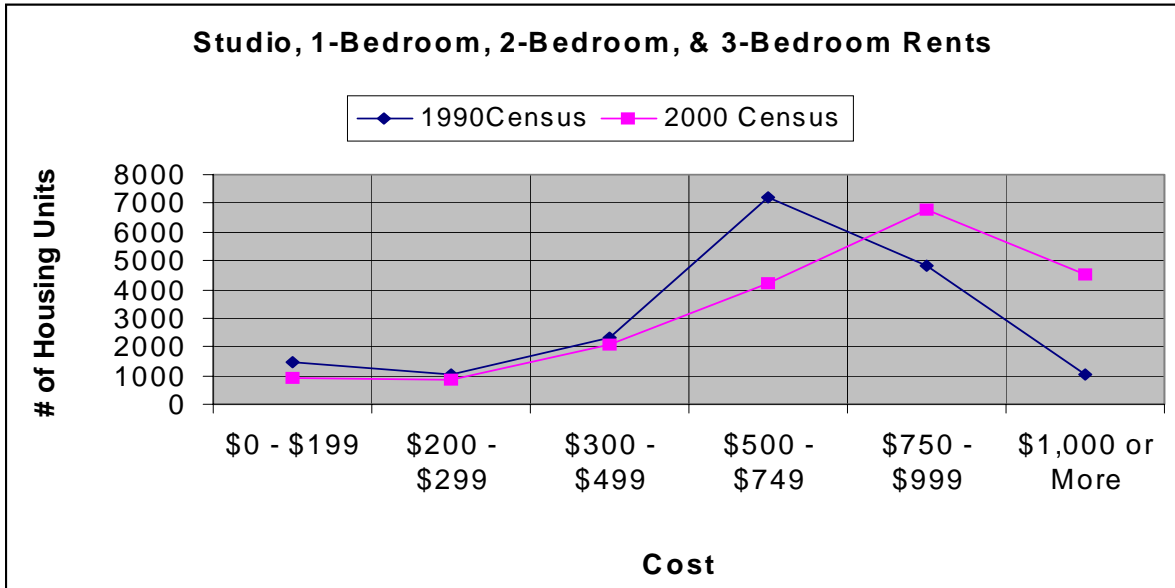
A close look at the developed and undeveloped land of Quincy in 2004, provided by the Metropolitan Area Planning Council GIS Department (MAPC), revealed that 99% of Quincy's residentially zoned land is developed, almost fully buildout. With the lack of undeveloped land for new residential development, the City needs to implement strategies that promote compact mixed use redevelopment in the City's existing urban centers adopting the "Smart Growth" principals.

The lack of affordable housing has resulted in increasing numbers of Quincy families doubling up with family members, as a solution to their housing needs. The Census Bureau refers to these families as "subfamilies" and, from 1980 to 2000, their number increased from 1,376 to 2,231. In that period, the number of children living in subfamilies in Massachusetts rose 68%. Many people living in subfamilies could be thought of as the "hidden homeless," people who, without family support, could be living on the street. The growing numbers of people and families sharing living quarters represent huge

adjustments that more and more Quincy residents and their children have been forced to make to find a place to live in the city.

Rent Structure

Figure 1.3 Cost of Rent



Source: 2000 U.S. Census

Table 1.9 Cost of Rent

| Rent Totals | 1990 Census | 2000 Census | % Change |
|-----------------|-------------|-------------|----------|
| \$0 - \$199 | 1,486 | 889 | -40% |
| \$200 - \$299 | 1,058 | 866 | -18% |
| \$300 - \$499 | 2,337 | 2,091 | -10% |
| \$500 - \$749 | 7,210 | 4,191 | -42% |
| \$750 - \$999 | 4,802 | 6,749 | 40% |
| \$1,000 or More | 1,032 | 4,523 | 338% |

Source: 1990 & 2000 U.S. Census

The rental market has not escaped the price jump with home values in recent years. Vacancy rates are low due to healthy Real estate market thus affordable housing units for low-income tenants are in short supply. A look at the 1990 Census information for cost of rent shows that 32% of renters paid over \$749 per month. Now, more than half (58%) of renters are paying more than \$749 per month. In addition, compare the 1990 and 2000 numbers for persons paying \$1,000 and it shows a 338% increase. The reality of a healthy real estate market is that source income has become an issue for low and moderate income citizens. Rental property owners have larger pools of applicants for their rental units, causing landlords to rent to those with the higher incomes.

Tenure by Persons

Table 1.10 Tenure by persons in unit

| Persons in unit | 1990 | % | 2000 | % |
|---------------------|--------|------|--------|------|
| 1 | 12,028 | 34% | 14,635 | 37% |
| 2 | 11,429 | 32% | 12,211 | 31% |
| 3 | 5,299 | 15% | 5,387 | 14% |
| 4 | 3,843 | 10% | 3,840 | 10% |
| 5 | 2,012 | 6% | 1,776 | 5% |
| 6 | 755 | 2% | 699 | 2% |
| 7+ | 312 | 1% | 335 | 1% |
| Mean Household Size | 2.35 | | 2.22 | |
| Totals | 35,678 | 100% | 38,883 | 100% |

Tenure by Persons in unit - Owner Occupied

| Persons in unit | 1990 | % | 2000 | % |
|---------------------|--------|------|--------|------|
| 1 | 4,124 | 24% | 5,241 | 27% |
| 2 | 5,440 | 31% | 5,881 | 31% |
| 3 | 2,980 | 17% | 3,332 | 18% |
| 4 | 2,526 | 15% | 2,513 | 13% |
| 5 | 1,507 | 9% | 1,324 | 7% |
| 6 | 597 | 3% | 499 | 3% |
| 7+ | 230 | 1% | 291 | 1% |
| Mean Household Size | 2.73 | | 2.67 | |
| Totals | 17,404 | 100% | 19,081 | 100% |

Tenure by Persons in unit - Renter Occupied

| Persons in unit | 1990 | % | 2000 | % |
|---------------------|--------|------|--------|------|
| 1 | 7,904 | 43% | 9,394 | 47% |
| 2 | 5,989 | 33% | 6,330 | 32% |
| 3 | 2,319 | 12% | 2,055 | 10% |
| 4 | 1,317 | 7% | 1,327 | 7% |
| 5 | 505 | 3.5% | 452 | 3% |
| 6 | 158 | 1% | 200 | 1% |
| 7+ | 82 | 0.5% | 44 | 0% |
| Mean Household Size | 1.97 | | 1.79 | |
| Totals | 18,274 | 100% | 19,802 | 100% |

Source: 1990 & 2000 U.S. Census

Overall, the size of families in both owner-occupied and renter-occupied continued to decrease in Quincy. The size of owner-occupied households is larger than (2.67) the size of renter-occupied households (1.79).

Subsidized & Special Needs Housing

In addition to the rental housing in Quincy, there is also subsidized housing that serves a variety of the community's needs. The Quincy Housing Authority (QHA) manages the Section 8 Program for low-income individuals and families and the HUD's McKinney-Vento Shelter Plus Care Program for homeless individuals and families. QHA also owns and manages 29 housing units for the special needs.

Senior Housing

The Quincy Housing Authority (QHA) is the primary agency providing housing assistance to the elderly. The QHA manages 1,795 housing units for the elderly.

Housing for the Homeless

The City of Quincy receives Emergency Shelter Grant (ESG) funds from HUD each year specifically for emergency sheltering homeless individuals. This fund helps enable Father Bills Place, the local homeless shelter, to help over 100 unsheltered homeless individuals each night.

The City of Quincy has been actively involved with the McKinney-Vento Homeless Assistance Act since 1996. This HUD homeless program requires a community to create a Continuum of Care for homeless assistance, which brings together the social service agencies, for-profit, and non-profits organizations, State agencies, and local government. Through the 8 years the City has been awarded McKinney-Vento funds, 192 units of housing has been created for homeless individuals and homeless families.

Housing Trends

A recent trend in Quincy that will affect the rental market for years to come is the jump in new construction of multi unit condo/apartment complexes in the few spaces of developable land large enough to support it. The period between January 2000 and June 2003 saw 8 building permits issued for structures containing between 78 and 130 housing units for a total addition of 981 units. These units will be market rate. The Inclusionary Zoning Ordinance was not activated at the time of permitting process. How this affects Quincy's existing rental unit vacancy and cost remains to be seen.

Affordability

The following are basic examples for calculating the affordability of housing units in Quincy made with the following assumptions: that a three- person household will occupy a two- bedroom House/Condo. This household will have a maximum income of \$59,550 (this is the US Department of Housing and Urban Development FY 2004 income limit for this for this area for a household of three.)

FOR SALE EXAMPLE

A two- bedroom House/Condo is to be sold to a three-person household.

\$59,550 x 30% of income/12 months = \$1,487.50 available to cover total housing costs
- \$ 175.00 for property tax
- \$ 150.00 for CONDO fee and Insurance
\$1,162.50 available for principal and interest.

\$1,162.50 could support a 30 year mortgage at 6% loan of \$193,895.25
(The average sale price for a home in Quincy in 2003, \$352,824)

FOR RENT EXAMPLE

Again, we will use a two- bedroom Apartment/CONDO is to be rented to a three-person household.

\$59,550 x 30% of income/12 months = \$1,487.50 available to cover total housing costs
- \$ 154.00 estimated utilities
\$1,333.50 available for monthly rent payment*

* (\$1188 is the Maximum rent allowed by HOME Program for a 2-bedroom unit)
(*\$1,992 is an average rent for a new 2-bedroom unit in Quincy*)

Housing Needs Conclusions

With an average single-family home price of \$352,824 in 2003, home-ownership was often far beyond the means of many families of all incomes.

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Development Constraints or limitations:

Evaluation of municipal infrastructure, such as school capacity, water/sewer capacity

According to the Superintendent of the Quincy School Department, there are no school capacity issues anticipated for the foreseeable future. Most of the new residential development in the city is condominium/apartment style that typically caters to families with children under five, professionals without kids and the elderly. The city has been working on building a new high school but no plans have been set. A new high school is seen as a facility upgrade versus a need to dramatically increase capacity.

The City Quincy is part of the Massachusetts Water Resource Authority (MWRA) and receives water and sewer service for the entire City. The MWRA regularly provides updates on Water Supply Status, Harbor and Bay Science, Monitoring & NPDES Reporting, and Drinking Water Quality Update. In addition the MWRA annually updates the Combined Sewer Overflow Control Plan, Expense Budget, Capital Improvement Program, State of Boston Harbor Report, and Industrial Waste Report.

According to the Superintendent of the Quincy Department of Public Works, there are no water/sewer capacity issues with new residential development in the city. Quincy belongs to the MWRA for both water and sewer service.

SECTION 2: AFFORDABLE HOUSING GOALS AND STRATEGIES

Goals and Action Steps that support the creation of additional housing units:

Housing Goals & Strategies

- Create housing in the downtown shopping area and other shopping districts that are close to public transportation in the City to accommodate low/moderate and middle income households.
- Continue to support the Inclusionary Zoning Ordinance (IZO) and work towards the creation of additional affordable housing units in the City.
- Leverage money acquired in lieu of unit creation from the IZO with other funding sources for the creation of affordable housing.
- Continue to work towards acquiring more affordable rental units for low and moderate-income individuals and families (particularly for families with more than one child and the elderly) using the City's HOME and McKinney Homeless Assistance funds.
- Address the shortage of rental housing units and support services made available to physically and mentally disabled individuals.
- Continue down payment and closing cost assistance programs to assist low and moderate income families with making the transition from renters to homeowners.
- Educate people about the difficulties encountered by low and moderate income homeowners regarding homeowner responsibilities such as home maintenance and budgeting.
- Educate the real estate community, bankers, and landlords concerning the Americans with Disabilities Act (ADA), and Lead Paint Abatement Programs.
- Continue homebuyer and credit counseling workshops for area residents.
- Address the need for more support services to transition residents out of public housing.
- Increase the number of documents translated into other languages, particularly Chinese and Vietnamese and the continuing need for translation services for minority families that do not speak or understand English well.
- Implement "Smart Growth zoning districts" for the City's urban centers and mass transit stations.
- Explore any new State or Federal Affordable Housing initiatives or programs.
- Review zoning regulations and explore changes that would encourage redevelopment and in-fill as a result of the lack of undeveloped residentially zoned land.

Local & Regional Actions

The City of Quincy and the Quincy/Weymouth Consortium implemented various activities to overcome the effects of impediments to affordable housing through programming and outreach. Some of these efforts are:

- The City's housing rehabilitation programs continued to implement handicapped accessibility, lead paint, flood elevation and retrofitting, and regular homeowner and tenant occupied housing rehabilitation.

- The City of Quincy and the Town of Weymouth worked closely with and provided funding to Quincy Community Action Program (QCAP) and the Neighborhood Housing Services of the South Shore (NHS) to educate low and moderate-income households about tenants' rights and responsibilities and First Time Home Buyer opportunities. First Time Homebuyer Program brochures were updated and also translated into Chinese to reach the largest minority group in the City.
- The Quincy and Weymouth Fair Housing Committees held workshops to educate the public about the housing needs identified in the Impediments to Fair Housing Choice, and to garner support for addressing the housing needs in each of the communities. Quincy's Fair Housing Committee held its annual educational workshop for local officials, real estate agents, and landlords. 2004's theme was Lead Paint Laws and was attended by 85 landlords and real estate agents.
- Quincy Fair Housing Committee designed, printed, and distributed the Fair Housing Brochure educating citizens on their rights and responsibilities along with listing the agencies that offer housing assistance in the City.
- The Quincy/Weymouth Consortium commits its HOME Funds to the creation of affordable housing.
- The Quincy Interfaith Shelter Coalition (QISC) provides housing referral and support services to homeless families and individuals.
- Outreach efforts specifically targeting minority and disadvantaged populations were conducted through the implementation of programs directed at these groups and the use of advertisements in local printed media and cable television. The City funded public service activities that are designed to benefit women, minorities and the handicapped, Asians and other disadvantaged groups.

Specific strategies the community will use to achieve its housing production goal

Inclusionary Zoning

The City of Quincy passed the Inclusionary Zoning Order in 2001 that established an Affordable Housing Trust Fund and an Affordable Housing Trust Fund Committee. The order required that any development of 10 or more units that necessitates a variance or a special permit must provide 10% of the units as affordable units to low-moderate income households. The affordable units may be developed either on the site of the original development or at another location, or developers may provide 50% of 10% of the construction cost of all units developed, in lieu of on-site units. The Affordable Housing Trust Committee was created to oversee all disbursement of funds and the Department of Planning and Community Development will monitor properties for compliance of this ordinance.

In FY 2003-04, a 196 unit apartment building dedicated 20 rental units to affordable housing, in addition to an additional affordable home ownership unit from a town house project. There are several projects beginning the permitting process and would need to follow the requirements of the Inclusionary Zoning Ordinance.

CHDO/ Rental Acquisition Projects

As stated in the Quincy/Weymouth Consolidated Plan, the Quincy/Weymouth Consortium intends to use CDBG and HOME funds to create 4 units of affordable housing for households below 80% of median income each year.

Rehabilitation Program

The City of Quincy, through its Office of Housing Rehabilitation and Neighborhood Housing Services of the South Shore (The NHS, a sub-recipient) implemented housing rehabilitation programs to eliminate code violations and substandard living conditions, and promote energy conservation. In addition, by offering low interest loans and grants it is the hope of the City that low and moderate income people will be able to remain in their homes and not have to leave because they can't afford the maintenance. The housing rehabilitation programs goal is to assist with 28 renter-occupied units and 50 owner-occupied units a year.

Fair Housing Counseling

The City of Quincy has a contract with Quincy Community Action Programs, (QCAP) to provide fair housing counseling along with educational First Time Home Buyer Seminars. Each year over 200 households receive some type of housing counseling to educate them about affordable housing opportunities in Quincy.

First Time Home Buyer

Quincy offers a First Time Homebuyer Program for households earning less than 80% of median income. The City's Program dovetails with the Massachusetts Housing Partnership (MHP) "Soft-Second" program for First Time Homebuyers. In addition to being part of DHCD's First-Time Homebuyer Purchaser-Based Assistance Program.

McKinney-Vento Homeless Assistance Program

Since 1996, the City of Quincy through the Quincy/Weymouth Continuum of Care applied and was awarded the following funds from HUD's McKinney-Vento Homeless Assistance Program for transitional and permanent housing:

- 1996 – \$724,050
- 1997 – \$596,881
- 1998 – \$614,676
- 1999 – \$1,030,374
- 2000 – \$537,492
- 2001 – \$1,373,451
- 2002 – \$1,377,907
- 2003 - \$2,143,032
- 2004 -- \$2,132,925
- Total - \$9,152,881

Quincy endorses the “Housing First” model for the assistance given to the homeless. As a result, many of the Supportive Housing Program and Shelter Plus Care program funding goes into permanent housing for individuals and families with the local service providers bringing some of the support services to the home. The City’s 8 year commitment to the McKinney program has helped create a total of 135 housing units for the homeless (64 housing units for families and 71 housing units for individuals).

Planned Production

In accordance with the Code of Massachusetts Regulations 760 CMR 31.07(1)(I) that requires a community to have a goal to add affordable units totaling 0.75% of 1% of housing stock every year, the City of Quincy’s housing actions and strategy, as stated above, have resulted in the following units projected to come on line in the current year.

| | | |
|----------------------------|-----------|------------------|
| 24-26 Claremont Avenue | 12 units | City HOME |
| 31-33 Winter Street | 19 units | City HOME |
| 50-56 Spear Street | 22 units | City HOME |
| Squantum Garden Project | 223 units | Tax Credit |
| 10 Ricciuti Drive | 2 units | City IZO |
| Hancock/Hayward Sts. | 20 units | City IZO |
| McGrath Hwy/Washington St. | 1 unit | City IZO |
| Presidents Place | 20 units | <u>City IZO</u> |
| Total | | 319 units |

In future years the City anticipates new affordable housing projects to come online to be in compliance with existing regulations.

SECTION 3: DESCRIPTION OF USE RESTRICTIONS

The City of Quincy has a thirty (30) year deed restriction attached to all rental housing units developed as affordable housing for households with income at or below 80% of Median Income. *(Attached is a sample deed restriction)*. To ensure that future rents do not exceed acceptable limits set by HUD, the City annually requires that documentation of current rents charged and a list of the income for each household in the project be submitted for review.

With operating costs increasing every year, an additional financial burden is placed on the non-profit housing developer to maintain the affordable housing unit. Therefore, the City feels a thirty-year restriction is adequate to achieve our affordable housing goal.